

TIME DEFINITIONS

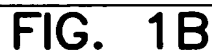
$T=0$ – PRESENT TIME

$T=0+1$ – TIME INTERVAL RANGING FROM 3 SECONDS TO 3 MINUTES TO ALLOW COMMUNICATION TO AND AUTHORIZATION FROM CARD ISSUER'S AUTHORIZATION SYSTEM

$T=0+1+THAT$ NIGHT–TIME BETWEEN 12AM–2AM FOLLOWING TRANSACTION CONDUCTED DURING $T=0+1$

$T=26,27,28,29$ –TIME DURING WHICH CUSTOMER FILE ACCOUNT INFORMATION IS UPDATED FOR SPECIAL ITEMS INCLUDING INTEREST POSTING, PROMOTION AND BENEFITS POSTING, STATEMENT CREATION AND MAILING SPECIFICS DEFINED IN CARD HOLDER AGREEMENT

FIG. 1A



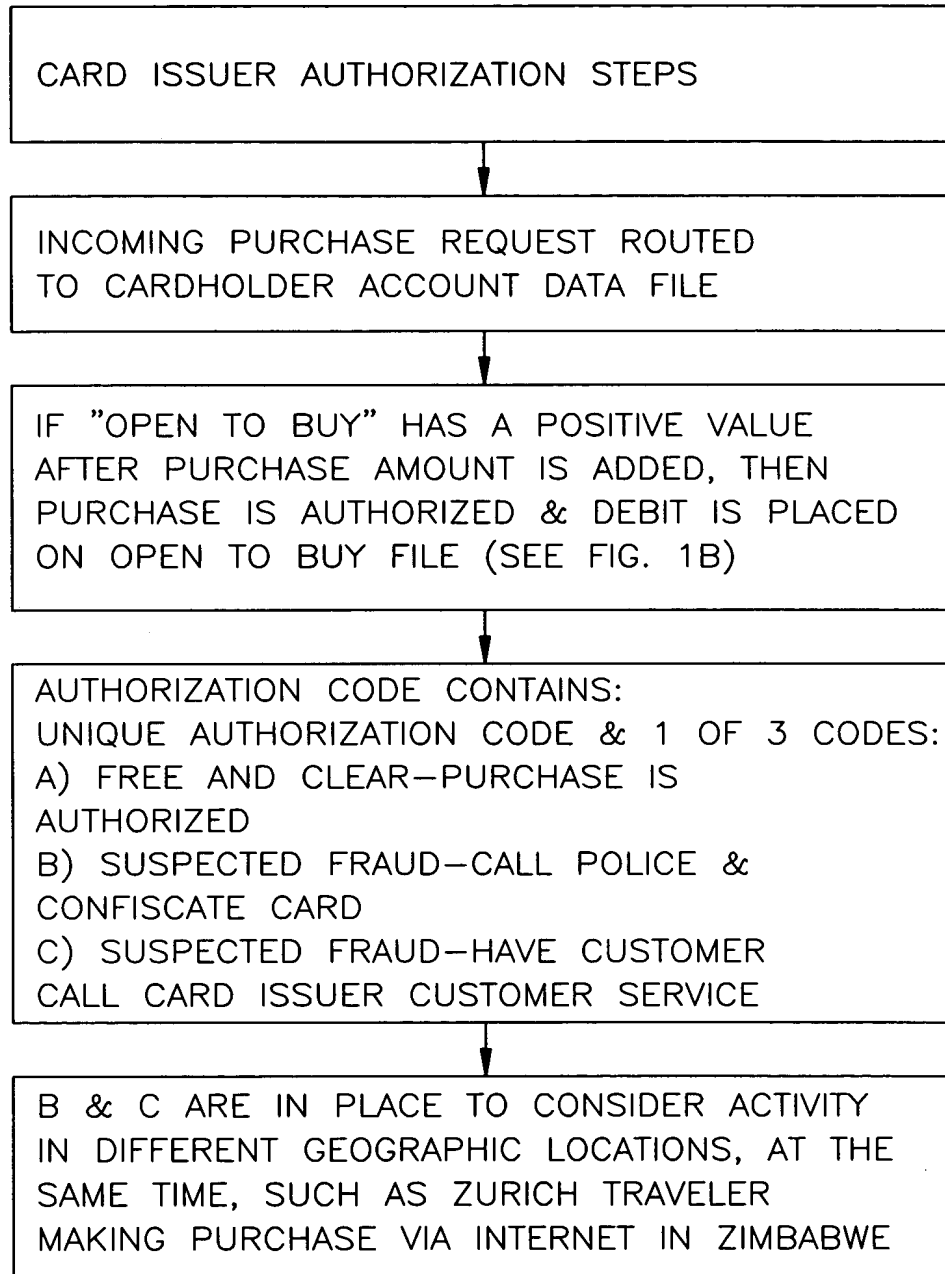


FIG. 1C

T=T+0+THAT NIGHT

1. PAYMENTS RECEIVED DURING THE DAY ARE BATCHED AND CREDITED TO CARD ISSUER'S HOLDER ACCOUNT USING 10-DIGITS TO DETERMINE ACCOUNT.

2. INTEREST, FEES & ADJUSTMENTS THAT ARE NOT SUBJECT TO BEING POSTED ON T=26,27,28,29 ARE BATCHED & EITHER DEBITED OR CREDITED TO CARD ISSUER'S HOLDER ACCOUNT, AGAIN USING 10-DIGITS TO DETERMINE ACCOUNT. CREDIT INCREASES OPEN TO BUY FILE AND A DEBIT REDUCES OPEN TO BUY FILE.

FIG. 1D

T=26,27,28,29

1. INTEREST IS CALCULATED AS A FUNCTION OF AVERAGE DAILY BALANCE X INTEREST RATE CONTAINED IN CARD HOLDER ACCOUNT FILE. CALCULATED INTEREST IS POSTED TO 10 DIGIT ACCOUNT AS DEBIT, OR A REDUCTION TO OPEN TO BUY FILE. ALL OTHER FEES, ADJUSTMENTS ARE CALCULATED & POSTED SIMILARLY.

2. STATEMENT OF ACCOUNT ACTIVITY IS CREATED, PRINTED AND MAILED OR EMAILED TO ACCOUNT HOLDER.

3. DELINQUENCIES ARE BATCHED AND FORWARDED TO COLLECTIONS DEPARTMENT FOR APPROPRIATE FOLLOW-UP.

FIG. 1E

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INTEREST BEARING GIFT CARD WORKS
AS AN ISOMER OF AN AVAILABLE
CREDIT CARD TODAY:

1. FUNDS ARE PROVIDED UP FRONT
TO SERVICE PURCHASE TRANSACTIONS
2. INTEREST, DEFINED AS PART OF
CARD HOLDER AGREEMENT, IS
CALCULATED ON A T=26,27,28,29 DAY
CYCLE & POSTED TO OPEN TO BUY
FILE AS A CREDIT, OR AS AN
INCREASE IN CARD HOLDER'S ACCOUNT
VALUE.

FIG. 1F

CARD IS SWIPED
MAGNETIC STRIP CONTAINS:

T1 A) 6 DIGIT ROUTING NUMBER AND 10 DIGIT
ACCOUNT NUMBER FOR VISA, MASTERCARD,
DISCOVER ISSUERS. AMERICAN EXPRESS USES 15
DIGIT ROUTING/ACCOUNT NUMBER

T2 B) CARD EXPIRATION DATE

T3 C) CARD HOLDER NAME
ADDITIONAL INFORMATIONAL STRIPS TO PROVIDE
ENCRYPTED SECURITY INFORMATION TO CARD ISSUER

PROXIMITY CARD—CARD SUCH AS AMERICAN
EXPRESS BLUE CARD, WHICH CONTAINS A
COMPUTER CHIP THAT CONTAINS THE ABOVE
INFORMATION AND REQUIRES A SPECIAL READER.
USED PRIMARILY FOR INTERNET PURCHASES.

FIG. 1G

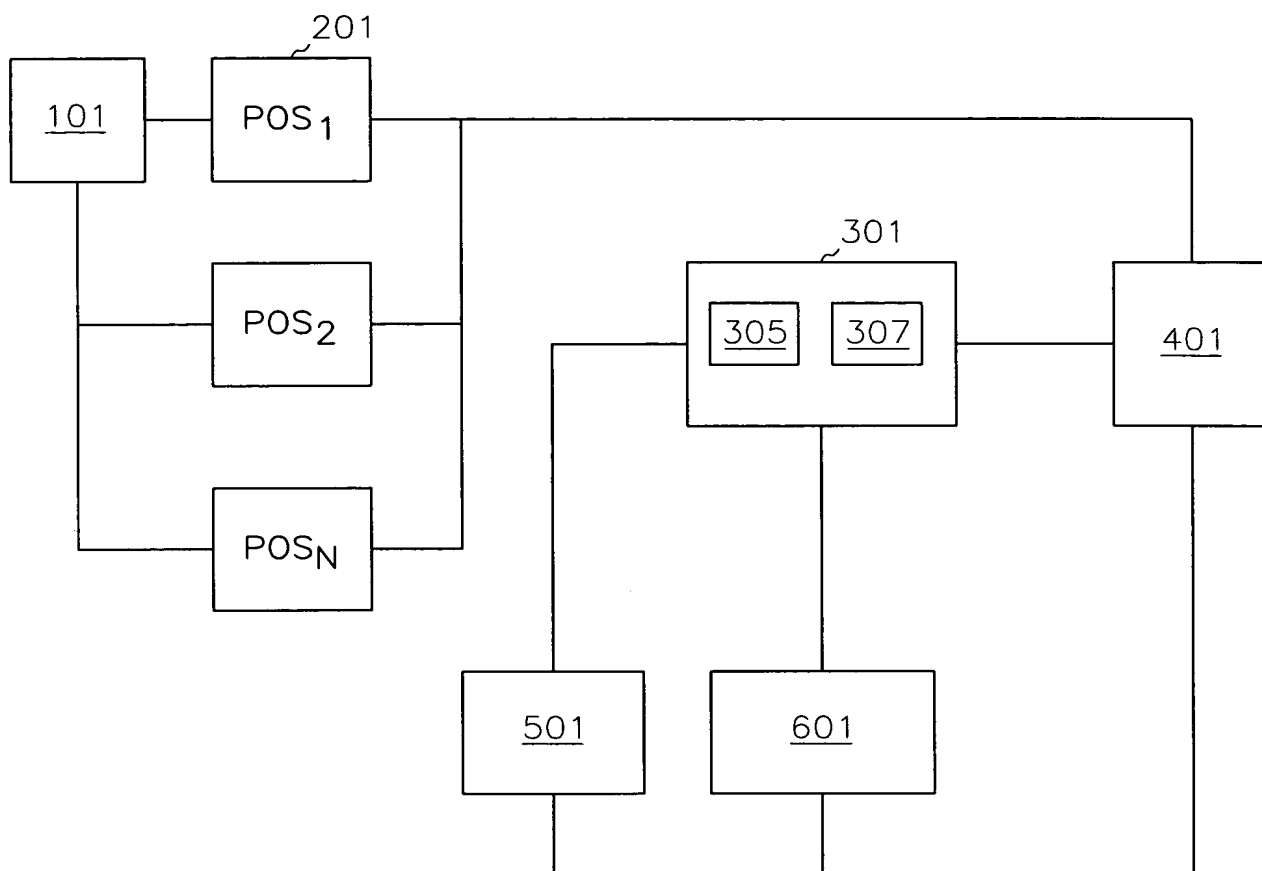


FIG. 2

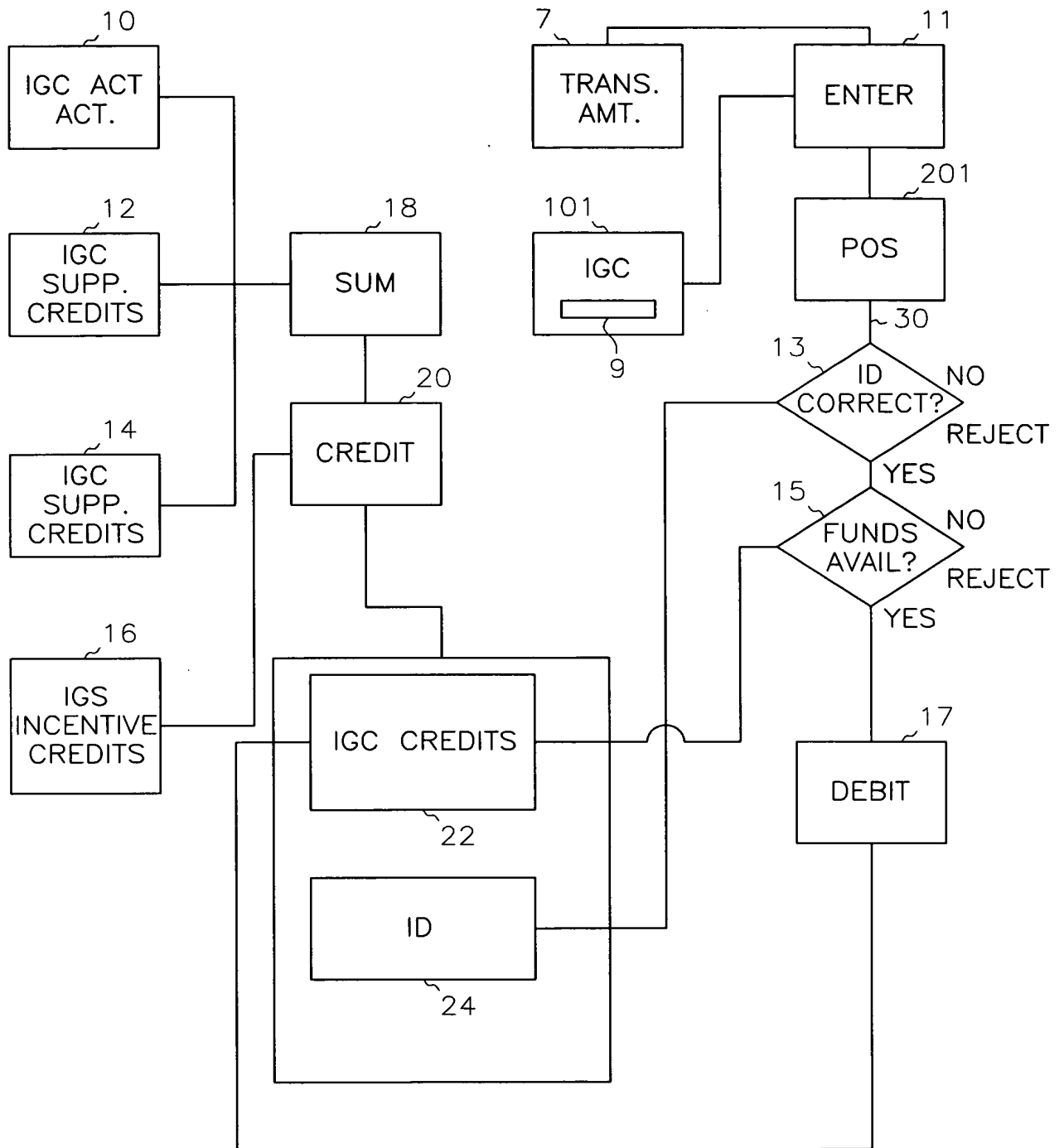


FIG. 3

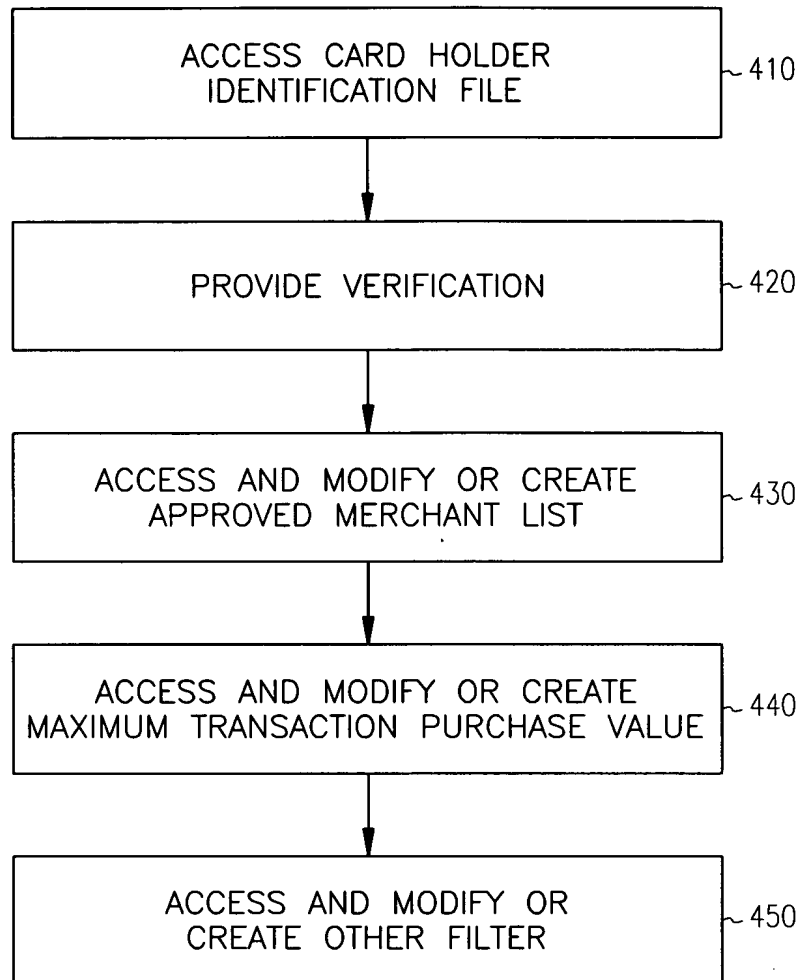


FIG. 4

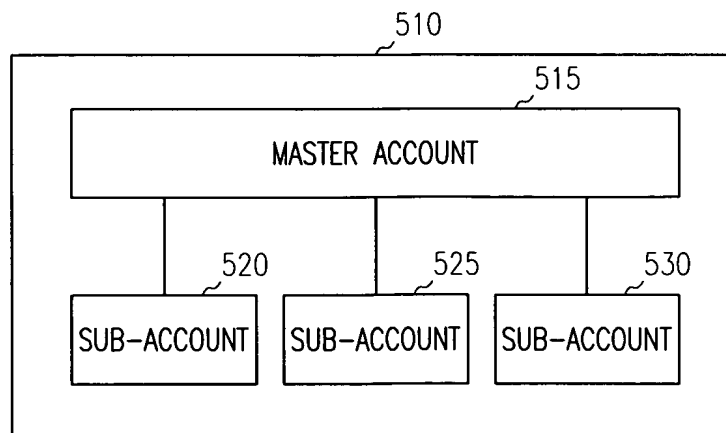


FIG. 5

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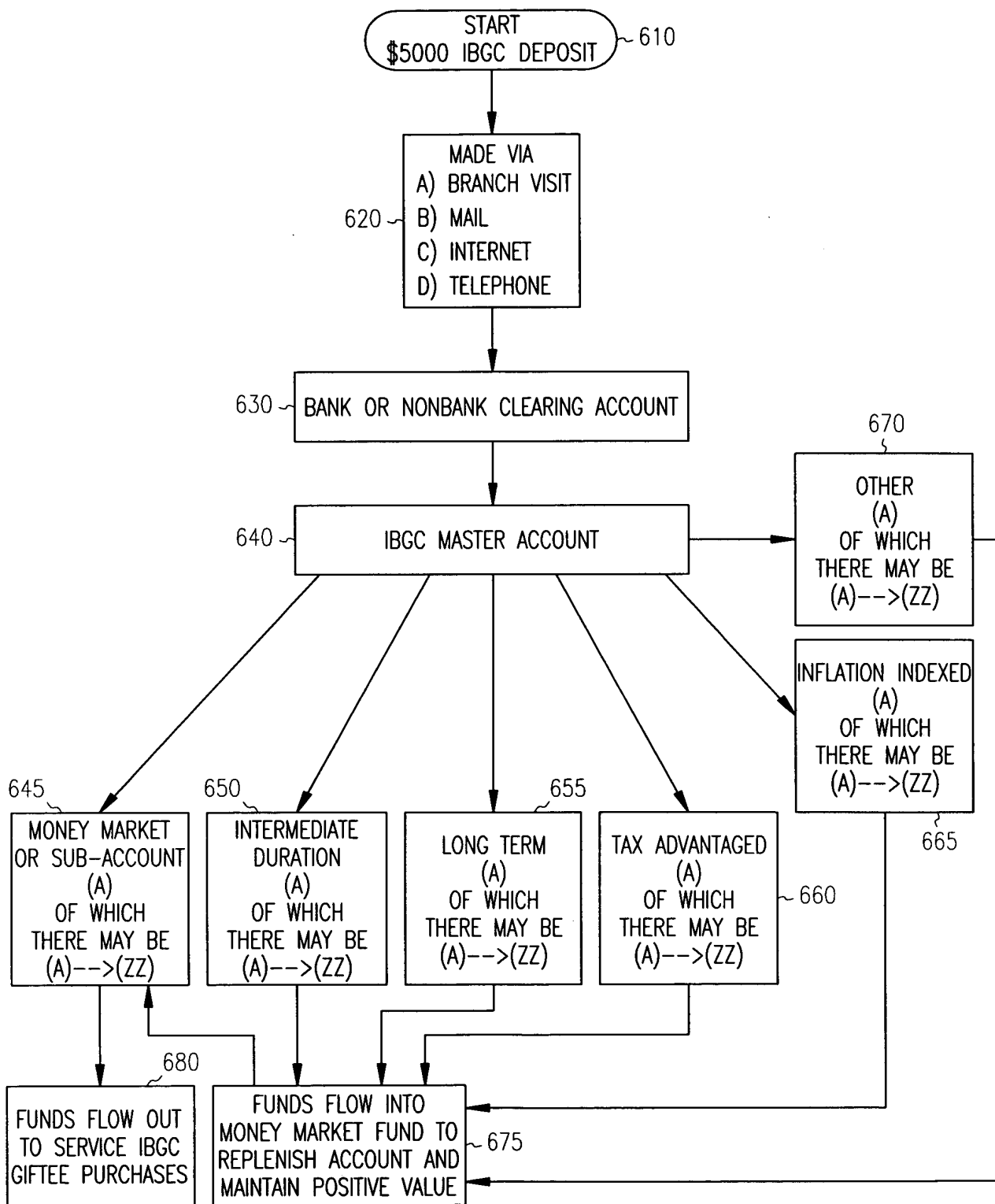


FIG. 6